U.S. National Phase of PCT/KR03/00566
Preliminary Amendment dated: September 30, 2004

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1(original). A method for operating a credit card gift certificate based on credit card transactions, comprising the steps of:

receiving a request for use of the gift certificate from a user of a credit card through a communication network;

verifying whether the gift certificate is usable in response to the received request for use of the gift certificate; and

if it is determined that the gift certificate is usable, configuring the limit of the gift certificate in the credit card of the credit card user.

2(original). A method for operating a credit card gift certificate bases on credit card transactions, comprising the steps of:

receiving a request for use of the gift certificate from a user of a credit card through a communication network;

verifying whether the gift certificate is usable in response to the received request for use of the gift certificate; and

if it is determined that the gift certificate is usable, configuring the gift certificate balance in an account of the credit card user.

3(currently amended). The method as claimed in claim 1 [[or 2]], wherein the receiving step comprises the step of receiving information on the request for use of the gift certificate including a gift certificate authentication number and credit card information of the credit card user.

4(currently amended). The method as claimed in claim 1 [[or 2]], wherein the verifying step further comprises the step of determining whether the credit card of the user is usable.

5(currently amended). The method as claimed in claim 1 [[or 2]], further comprising the step of determining a payment amount to be paid by the user in consideration of the configured limit of the gift certificate.

6(currently amended). The method as claimed in claim 1 [[or 2]], wherein the credit card is an account transaction card.

7(currently amended). The method as claimed in claim 1 [[or 2]], further comprising the step of marking sales classification on a credit card sales slip in consideration of the limit of the gift certificate.

8(currently amended). The method as claimed in claim 1 [[or 2]], further comprising the step of updating the limit of the gift certificate and marking the updated limit of the gift certificate on a credit card sales slip upon approval of the credit card transactions.

9(original). The method as claimed in claim 2, wherein the payment account of the credit card user is one of a payment account for the credit card of the credit card user and other virtual accounts designated by the credit card user.

10(original). A system for operating a credit card gift certificate, comprising:
a credit card gift certificate server for receiving a request for use of the credit card gift certificate from a user of a credit card, verifying whether the gift certificate is usable in response to the received request for use of the gift certificate, and configuring the limit of the gift certificate in the credit card of the credit card user if it is determined that the gift certificate is usable;

- 4 -

a credit card company's server for managing credit card transactions;

a gift certificate issuing information storing means for storing information on issuance of the credit card gift certificate; and

a credit card information storing means for storing information on the credit card.

11(original). The system as claimed in claim 10, wherein a gift certificate authentication number and credit card information of the credit card user are received upon receipt of the request for use of the gift certificate.

12(original). The system as claimed in claim 10, wherein the credit card company's server determines a payment amount to be paid by the user in consideration of the established limit of the gift certificate.

13(original). The system as claimed in claim 10, wherein the credit card is an account transaction card.